

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:) Attorney Docket No.: E-974
Thomas J. Foth et al.) Group Art Unit:
Serial No.:) Examiner:
Filed: Concurrently herewith) Date: December 29, 1999
Title: METHOD AND APPARATUS FOR PROVIDING ELECTRONIC
REFUNDS IN AN ONLINE PAYMENT SYSTEM

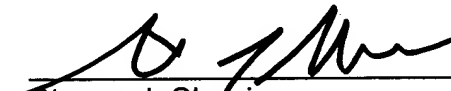
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Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

I hereby certify that the attached Transmittal Letter, Patent Application, Declaration, Drawings, Recordation of Assignment, Assignment, and Information Disclosure Statement with one copy of each reference were deposited with the U.S. Postal Service for delivery by Express Mail on December 29, 1999. The number of the Express Mail mailing label is EE628584541US.

Respectfully submitted,


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